

**Information to identify the case:**

Debtor 1	<b>Francesca Sansone</b>	Social Security number or ITIN	<b>xxx-xx-8770</b>
	First Name Middle Name Last Name	EIN	__-____-____
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-____
United States Bankruptcy Court	<b>District of New Jersey</b>	Date case filed in chapter	<b>13 4/12/16</b>
Case number:	<b>16-17053-RG</b>	Date case converted to chapter	<b>7 8/14/16</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Francesca Sansone	
2. All other names used in the last 8 years	aka Francesca Germinario-Sansone, aka Francesca Germanario	
3. Address	19 William Way Long Valley, NJ 07853	
4. Debtor's attorney Name and address	John A. Lipowski 60 Washington St. PO Box 204 Morristown, NJ 07963	Contact phone (973) 540-9127
5. Bankruptcy trustee Name and address	Benjamin A. Stanziale Jr. Stanziale & Stanziale 29 Northfield Avenue Suite 201 West Orange, NJ 07052	Contact phone (973) 731-9393

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 8/17/16
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>September 15, 2016 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 11/14/16</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francesca Sansone  
 Debtor

Case No. 16-17053-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2016.

db +Francesca Sansone, 19 William Way, Long Valley, NJ 07853-3450  
 tr +Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 29 Northfield Avenue, Suite 201,  
 West Orange, NJ 07052-5358  
 516115935 +Action Collection Agency, 16 Commerce Boulevard, Middleboro, MA 02346-1085  
 516115936 +Advocare Aygen Pediatric and Adult Care, 530 Main Street, Suite 4A, Chester, NJ 07930-2669  
 516115937 +Affiliated Dermatology, 182 South Street, Morristown, NJ 07960-5350  
 516115938 +Affinity Federal Credit Union, Attn. Peter J. Liska, LLC, 766 Shrewsbury Avenue,  
 Tinton Falls, NJ 07724-3001  
 516115941 +Art of Dance, 15 Seminary Avenue, Chester, NJ 07930-2675  
 516115942 +Bank of America Home Loans, Attn. Fein, Such, Kahn & Shepard, PC,  
 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609  
 516340828 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 516115946 #+Credit Solutions Corporation, 5454 Ruffin Road, Suite 200, San Diego, CA 92123-1313  
 516115948 Emergency Medical Services, Attn. B & B Collections, PO Box 2137,  
 Toms River, NJ 08754-2137  
 516115949 +Gregory Sansone, 19 William Way, Long Valley, NJ 07853-3450  
 516115952 +Lifeline Medical Associates, LLC, 99 Cherry Hill Road, Parsippany, NJ 07054-1102  
 516115953 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, 50 Barrack Street, PO Box 269,  
 Trenton, NJ 08695-0269)  
 516115954 +Travelers, 77 Hartland Street, PO Box 280410, East Hartford, CT 06128-0410  
 516115956 +World Financial Network, Portfolio Recovery Associates, 120 Corporate Boulevard,  
 Norfolk, VA 23502-4962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: jall001@aol.com Aug 17 2016 23:11:20 John A. Lipowski, 60 Washington St.,  
 PO Box 204, Morristown, NJ 07963

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 17 2016 23:12:23 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 17 2016 23:12:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516115939 +E-mail/Text: bankruptcycare@affinityfcu.com Aug 17 2016 23:12:06  
 Affinity Federal Credit Union, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332  
 516115943 +EDI: TSYS2.COM Aug 17 2016 22:48:00 Bloomingdales, 9111 Duke Blvd.,  
 Mason, OH 45040-8999  
 516324118 EDI: BL-BECKET.COM Aug 17 2016 22:48:00 Capital One NA, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 516115944 +EDI: CCS.COM Aug 17 2016 22:48:00 Credit Collections Services, Two Wells Avenue,  
 Newton, MA 02459-3246  
 516115945 +E-mail/Text: kzoepfel@credit-control.com Aug 17 2016 23:12:25 Credit Control, LLC,  
 5757 Phanthom Drive, Hazelwood, MO 63042-2429  
 516115950 +EDI: IIC9.COM Aug 17 2016 22:48:00 IC Systems, Inc., PO Box 64378,  
 Saint Paul, MN 55164-0378  
 516115951 EDI: CBSKOHL.S.COM Aug 17 2016 22:48:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 516115955 +E-mail/Text: collect@williamsalexander.com Aug 17 2016 23:12:10  
 Williams Alexander & Associates, 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516115940\* +Affinity Federal Credit Union, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332  
 516115947\* +Credit Solutions Corporation, 5454 Ruffin Road, Suite 200, San Diego, CA 92123-1313  
 516319651\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Aug 17, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2016 at the address(es) listed below:

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Brian E Caine on behalf of Creditor BANK OF AMERICA, N.A. bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John A. Lipowski on behalf of Debtor Francesca Sansone jall001@aol.com  
Tammy L. Terrell on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
TOTAL: 5